

**Information to identify the case:**

Debtor 1	<b>Orville Malcolm</b>	Social Security number or ITIN	xxx-xx-0316
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Marcia Malcolm</b>	Social Security number or ITIN	xxx-xx-9630
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-22832-RG</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Orville Malcolm

Marcia Malcolm

12/15/21

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Orville Malcolm  
Marcia Malcolm  
Debtors

Case No. 16-22832-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 15, 2021

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Orville Malcolm, Marcia Malcolm, 1978 Hillside Avenue, Union, NJ 07083-4408
aty	Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
cr	+ PROBER & RAPHAEL., 20750 Ventura Boulevard, Suite 100, Woodland Hills., CA 91364-6207
cr	+ THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ The Bank of New York Mellon, F/K/A The Bank of New, 21 Roszel Road, Princeton, NJ 08540-6669
516269549	Chase Bank USA, Bank One Card, Elgin, IL 60124
516269555	+ Consumer Portfolio Service, Attn: Bankruptcy, 19500 Jamboree Road, Irvine, CA 92612-2437
516269557	+ DPL Assc Ltd, PO Box 188, Congers, NY 10920-0188
516269559	+ EFS Finance, 1200 North 7th Street, Harrisburg, PA 17102-1419
516269563	Green Tree Servicing LLC (now Ditech Financial LLC, PO box 94710, Palatine IL 60094-4710
516269566	+ Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
516269567	+ Industiral Accep Corp, 138 Orange Street, New Haven, CT 06510-3121
516269569	+ Investors Savings Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793
516269570	+ LCT Medical, 1182 Stuyvesant Avenue, Floor 1, Irvington, NJ 07111-1057
516269574	+ Metabank Fingerhut, 600 Main Avenue, PO BOX 98, Brookings, SD 57006-0098
516269577	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, Attn: Bankruptcy Department, 350 Highland Drive, Lewisville, TX 75067
516269583	+ PVN/C, PO Box 15298, Wilmington, DE 19850-5298
516269581	Phillips & Cohen Associates, Ltd., Mail Stop: 146, 1002 Justison Street, Wilmington, DE 19801-5148
516269582	+ Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
516269585	+ Saxon Mortgage Service, 4700 Mercantile Drive North, Fort Worth, TX 76137-3605
516269587	+ State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
516497487	The Bank of New York Mellon, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
516269598	+ XLS/Cit Bank, One CIT Drive, Livingston NJ 07039-5703

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 15 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 16 2021 01:23:00	Ascension Capital Group, HSBC Auto Finance, PO Box 201347, Arlington, TX 76006-1347
lm	+ EDI: RMSC.COM	Dec 16 2021 01:23:00	Green Tree Servicing, LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101-1314
516269545	Email/Text: bncnotifications@phea.org	Dec 15 2021 20:25:00	American Education Services, Payment Center, Harrisburg, PA 17130-0001
516269552	EDI: CITICORP.COM		

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Total Noticed: 75

		Dec 16 2021 01:23:00	Citibank Sd., Attn: Bankruptcy Department, PO Box 20363, Kansas City, MO 64195
516269553	EDI: CITICORP.COM		
		Dec 16 2021 01:23:00	Citibank USA, Citicorp Credit Service, Attn: Bankruptcy Department, PO Box 20507, Kansas City, MO 64195
516269554	EDI: CITICORP.COM		
		Dec 16 2021 01:23:00	Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202
516297208	Email/Text: bankruptcy@consumerportfolio.com		
		Dec 15 2021 20:25:00	CONSUMER PORTFOLIO SERVICES , INC., PO BOX 57071, IRVINE, CA 92619 - 7071
516269546	+ EDI: CAPONEAUTO.COM		
		Dec 16 2021 01:23:00	Capital One Auto Finance, 3905 N. Dallas Parkway, Plano, TX 75093-7892
516294268	+ EDI: AISACG.COM		
		Dec 16 2021 01:23:00	Capital One Auto Finance, Attn: Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
516269547	+ EDI: CAPITALONE.COM		
		Dec 16 2021 01:23:00	Capital One Bank, Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
516487606	+ EDI: BASSASSOC.COM		
		Dec 16 2021 01:23:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516334021	+ Email/Text: bncmail@w-legal.com		
		Dec 15 2021 20:25:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516269548	+ EDI: CHASEAUTO		
		Dec 16 2021 01:23:00	Chase Auto, Attn: National Bankruptcy Department, PO Box 29505, Phoenix, AZ 85038-9505
516269550	+ EDI: JPMORGANCHASE		
		Dec 16 2021 01:23:00	Chase Manhattan Mortgage, Attn: Bankruptcy Department, 3415 Vision Drive, Columbus, OH 43219-6009
516269556	+ Email/PDF: creditonebknofications@resurgent.com		
		Dec 15 2021 20:34:30	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516444981	EDI: ECMC.COM		
		Dec 16 2021 01:23:00	ECMC, Po Box 16408, Saint Paul MN 55116-0408
516269558	EDI: ECMC.COM		
		Dec 16 2021 01:23:00	ECMC, PO Box 64909, Saint Paul, MN 55164-0909
516269560	+ EDI: WFNNB.COM		
		Dec 16 2021 01:23:00	Fashion Bug, PO Box 182273, Columbus, OH 43218-2273
516269561	+ EDI: AMINFOFP.COM		
		Dec 16 2021 01:23:00	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
516269562	+ EDI: RMSC.COM		
		Dec 16 2021 01:23:00	GEMB, Walmart, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
516269564	+ EDI: HFC.COM		
		Dec 16 2021 01:23:00	HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013
516269565	+ EDI: HFC.COM		
		Dec 16 2021 01:23:00	HSBC/RS, PO Box 30253, Salt Lake City, UT 84130-0253
516269568	EDI: IRS.COM		
		Dec 16 2021 01:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516472699	EDI: JEFFERSONCAP.COM		
		Dec 16 2021 01:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516269551	EDI: JPMORGANCHASE		
		Dec 16 2021 01:23:00	Chase Mht Bank, Attn: Bankruptcy Department, PO Box 15298, Wilmington, DE 19850
516269571	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 15 2021 20:34:24	Merrick Bank, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
516269572	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 15 2021 20:34:23	Merrick Bank, Attn: Bankruptcy Department, PO

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			Box 9201, Old Bethpage, NY 11804-9001
516269573	+ EDI: BLUESTEM	Dec 16 2021 01:23:00	Metabank, Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
516269575	+ EDI: MID8.COM	Dec 16 2021 01:23:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516269579	+ EDI: NAVIENTFKASMSERV.COM	Dec 16 2021 01:23:00	Navient, Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500
516269578	EDI: NAVIENTFKASMSERV.COM	Dec 16 2021 01:23:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
516269580	+ EDI: RMSC.COM	Dec 16 2021 01:23:00	PC Richards & Sons, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
516487688	EDI: PRA.COM	Dec 16 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516432325	+ EDI: JEFFERSONCAP.COM	Dec 16 2021 01:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516430768	EDI: Q3G.COM	Dec 16 2021 01:23:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516285802	EDI: Q3G.COM	Dec 16 2021 01:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516269584	+ Email/Text: bankruptcy@savit.com	Dec 15 2021 20:26:00	Sa-Vit Enterprises, 46 W Ferris Street, East Brunswick, NJ 08816-2159
516269586	+ EDI: CITICORP.COM	Dec 16 2021 01:23:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
517268386	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 15 2021 20:25:00	THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
517268387	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 15 2021 20:25:00	THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC 92806-5948
516269589	EDI: TFSR.COM	Dec 16 2021 01:23:00	Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516269588	+ EDI: WTRRN BANK.COM	Dec 16 2021 01:23:00	Target Credit Card, Attn: Financial & Retail Services, Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
516269590	+ EDI: TFSR.COM	Dec 16 2021 01:23:00	Toyota Motor Credit Company, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
516269591	+ EDI: VERIZONCOMB.COM	Dec 16 2021 01:23:00	Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225
516269592	+ EDI: VERIZONCOMB.COM	Dec 16 2021 01:23:00	Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
516269593	+ EDI: WFNNB.COM	Dec 16 2021 01:23:00	Victoria's Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
516269596	+ EDI: WFFC.COM	Dec 16 2021 01:23:00	WF Finanacial Bank, Attn: Bankruptcy Department, PO Box 10438, Des Moines, IA 50306-0438
516269597	+ EDI: WFFC.COM	Dec 16 2021 01:23:00	WF Financial, Attn: Bankruptcy Department, PO Box 29704, Phoenix, AZ 85038-9704
516269594	+ Email/Text: collect@williamsalexander.com		

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516269595 + EDI: WFFC.COM

Dec 15 2021 20:25:00 Waassociates, PO Box 2148, Wayne, NJ  
07474-2148Dec 16 2021 01:23:00 Wells Fargo, 800 Walnut Street, Des Moines, IA  
50309-3891

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516269576	*+	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2021 at the address(es) listed below:

Name	Email Address
Angela Catherine Pattison	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 apattison@hillwallack.com, hwbknj@hillwallack.com
Angela Nascondiglio Stein	on behalf of Debtor Orville Malcolm nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Joint Debtor Marcia Malcolm nascondiglio@middlebrooksshapiro.com
Brian C. Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Celine P. Derkrikorian	on behalf of Creditor Ditech Financial LLC njecfmail@mwc-law.com
Elizabeth K. Holdren	on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2007-BC3, through Carrington Mortgage Services, LLC, eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Elizabeth K. Holdren	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Elizabeth K. Holdren	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com

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Jessica M. Minneci

on behalf of Joint Debtor Marcia Malcolm jminneci@middlebrooksshapiro.com

Jessica M. Minneci

on behalf of Debtor Orville Malcolm jminneci@middlebrooksshapiro.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Marcia Malcolm middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Melinda D. Middlebrooks

on behalf of Debtor Orville Malcolm middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Scott D. Sherman

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE  
BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3  
ssherman@minionsherman.com

TOTAL: 14